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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application Of:)
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Robert J. ROSKO) Group Art Unit: 3624
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Application Number: 09/599,602) Examiner: Geoffrey R. AKERS
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Filed: June 23, 2000)
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For: System and Method for)
Implementing a Consolidated)
Application Process)

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REQUEST FOR RECONSIDERATION UNDER 37 C.F.R. § 1.111

Commissioner for Patents
Washington, DC 20231

Sir:

This submission is responsive to the Office action mailed August 27, 2002 (hereinafter Office action). This submission is filed within the three month shortened statutory period for reply. Any fees that may be due but are not attached may be charged to Deposit Account No. 50-0206. The Office action sets forth the rejections detailed below regarding the above captioned application. Each rejection is addressed below. In view of the following remarks, applicant respectfully requests reconsideration and allowance of the instant application. Claims 1-19 remain pending in this application.

Summary of the Rejections

Claims 1-19 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent 6,438,594 issued to Michel K. Bowman-Amuah (hereinafter Bowman-Amuah) in view of U.S. Patent 6,298,356 issued to Janardhanan Jawahar and Venkatachari Dilip (hereinafter Jawahar). The following remarks distinctly and specifically point out why the applied combination of references fails to render claims 1-19 obvious. Accordingly, applicant

respectfully requests reconsideration of this application and withdrawal of the rejections based on this combination of references.

Bowman-Amuah is directed to a system and method for delivering a plurality of services through a global computer network by use of globally addressable interfaces and locally addressable interfaces. Great detail is included regarding the advantages of and methods for constructing component or object based large-scale Internet solutions for providing business services. However, Bowman-Amuah merely provides options and components for developing flexible computing solutions for providing any business service. Bowman-Amuah does not address the details for providing any particular service. Bowman-Amuah attempts to teach how to develop a component based Internet type business solution, rather than teaching a system or method that provides a particular service, such as accepting applications for banking products.

Jawahar is directed to methods and apparatus for enabling dynamic resource collaboration. The Jawahar system provides information to a provider of web pages regarding those who access the web pages. Jawahar, like Bowman-Amuah, does not address the specifics of providing any particular service through web pages. In the Jawahar system, a record of web pages viewed by a particular user is stored for reference by an agent, who may provide additional assistance to the user. Certain web pages accessed by the user may be cached to determine exactly what the user accessed. One use of retaining this record of a user's access is to provide further help to the user upon request. Thus when appropriate, a help button may be provided to user. If the user requires further assistance, upon clicking the help button, the agent may be provided with the record of information accessed by the user. The agent may then provide further assistance. Accordingly, when the help button is selected, the system determines the

types of web pages that have been viewed by the user and time spent viewing each type of page. The system further determines the product or services associated with web pages viewed by the user. Jawahar col. 17, ll. 37-46.

Applicant's invention, as defined by the pending claims, is a method or system for providing a dynamically created application form through a network to a consumer applicant for one or more products. The invention is directed particularly to tailoring an application form to a particular request from an applicant. Thus an applicant may apply for multiple requested products, such as banking products, by completing one application form tailored to the applicant's request. As an example, a potential applicant may choose from an array of products offered by a product provider, such as a bank. The potential applicant may request to apply for a checking account and a credit card account. The instant invention would then dynamically create an application form to solicit the information required to apply for both a checking account and a credit card. In this manner, the applicant provides the required information to the bank in one convenient action.

The applied references fail to show or suggest any system or method for applying for any product. The applied art is rather directed to the features of Internet or Web based systems with broad application to various tasks. The applied art does not address any specific task, such as receiving applications from potential customers for selected products. Accordingly, the applied prior art fails to suggest the specific details of applicant's invention as set forth in the pending claims. The details of the features absent from the applied art are discussed further below.

Claim 1

Claim 1 sets forth a method for dynamically creating an application form. The method includes steps of receiving a request to apply for a plurality of products, assembling an application page from a plurality of documents each of which contains a field corresponding to specific information required to apply for a product, and receiving information corresponding to each field in the application page. The instant specification describes a particular preferred embodiment of the claimed invention. In this embodiment, an Internet banking services provider receives a potential customers request to apply for products such as a checking account and a credit card account offered by the provider. An application page is assembled and provided to the customer. The application page requests only information required to apply for both the checking account and the credit card. The customer may then complete the application through the application page provided and cause the completed application to be sent to the provider. The applied combination of references fails to show or suggest the steps set forth in claim 1.

The applied art of Bowman-Amuah and Jawahar fails to show or suggest a step of receiving a request to apply for a plurality of products. In the Office action, it appears that Figure 9 of Bowman-Amuah is relied upon to suggest this step. However, Figure 9 of Bowman-Amuah suggests the circumstances in which Host technology generation should be considered as the type of architecture to address a particular business' needs. Bowman-Amuah fails to address in any manner any particular computer system that receives applications from consumers for products, such as applications for banking products. Figure 9 of Bowman-Amuah does not use the term "application" to refer to a form used to apply for a product, but rather uses the term "application" to refer to a computer system having a particular use. Figure 9 of Bowman-Amuah

broadly categorizes the requirements of a business client for selecting server architecture. In contrast, claim 1 sets forth a particular consumer application for particular products provided by a business. Bowman-Amuah simply does not address any method for applying for any product and thus fails to suggest a step of receiving a request to apply for a plurality of products as set forth in claim 1.

The applied art fails to show or suggest a step of assembling an application page for display over a network. In the Office action, it is acknowledged that Bowman-Amuah does not teach this step; rather the secondary reference to Jawahar is relied upon to show this step. As discussed above, Jawahar describes determining the types of web pages viewed by a user. This description of Jawahar is relied upon in the Office action to show assembling an application page for display over a network. This reliance is misplaced. The information recorded by the Jawahar system is not assembled in a page for display over a network. To the contrary, this information is provided to an agent that assists the user. Jawahar col. 17, ll. 61-67. The agent is not an assembled web page, but is rather a person that communicates with the user through telephone calls, e-mail, voice mail, or facsimiles. Jawahar col. 5, ll. 10-23. Furthermore, an application page as set forth in claim 1 refers to a page including fields corresponding to information required to apply for a product. Jawahar suggests no page associated in any manner with applying for a product. Accordingly, Jawahar cannot suggest assembling an application page as set forth in claim 1.

Claim 1 further sets forth that the application page is assembled from documents, wherein each document contains at least one field corresponding to information required to apply for a product. Figures 3, 5, 6, 8, 9, and 10 of Jawahar are relied upon to show such documents.

However, none of these figures suggest any field associated with applying for any product. As discussed above, the contents of the web pages viewed by the user (specifically with regard to any product or services presented) is recorded by the Jawahar system. However, no documents are suggested that contain any field corresponding to specific information required to apply for any of the presented products. According Jawahar fails to suggest the documents from which the application page set forth in claim 1 is assembled.

The applied art also does not suggest the step of receiving information input corresponding to each field contained in the application page as set forth by claim 1. In the Office, action the Summary of the Invention of Jawahar is relied upon to show this step of receiving. However, the Summary in Jawahar includes no suggestion of receiving any information required to apply for any product. The summary merely addresses receiving requests for web pages from a user. There is no suggestion that these requests include any information input that corresponds to fields of an application page as set forth by claim 1.

For at least the above reasons, Bowman-Amuah in view of Jawahar does not show or suggest the steps of the invention defined by claim 1. Applicant, therefore, respectfully requests that this rejection of claim 1 be withdrawn.

Claims 2-7 dependent from Claim 1

Claim 2-7 depend from claim 1 and therefore include each step of the method of claim 1. Applicant respectfully submits that the applied references do not show or suggest each step of the method set forth in claims 2-7 for at least the reasons set forth above with respect to independent claim 1. Further significant defects of the applied references as applied to claims 2-7 are discussed below.

Claim 2 further sets forth validating the information input, if the validation is not correct a second application page is assembled including prompts to reenter information. The secondary reference to Jawahar is relied upon to show the steps set forth in claim 2 as it is acknowledged in the Office action that the primary reference does not teach data validation. The Office action states that Jawahar teaches data validation and dynamically generated pages containing critical information. This statement is insufficient to demonstrate that the additional steps of claim 2 are suggested by Jawahar. First, the mere explanation of dynamically generated pages in Jawahar is insufficient to teach the details of the presently claimed invention. The present invention includes assembling *an application page* and validating information input received that corresponds to the fields of the application page. Jawahar fails to suggest dynamic web pages that include fields corresponding to information needed *to apply* for more than one product. Second, although various citations to Jawahar are provided in the Office action, none of the cited passages address validation as set forth in claim 2. Jawahar does not suggest comparing data received to validation criteria and assembling a second application page if the validation is not correct as set forth in claim 2.

Claim 3 includes the step of forwarding the information input to a decision module for processing the information input. The control server of Jawahar is relied upon to show this step. However, Jawahar includes no suggestion that the control server forwards any information input corresponding to fields in an application page to a decision module.

Claim 4 includes the step of determining whether the request to apply originates from a customer that is logged in to a session manger, accessing stored data regarding the customer if the customer is logged in, and inserting the stored data in the application page. The steps of

claim 4 permit the claimed system to use secure information regarding a customer to prefill fields in an application form for a product when information required to apply for the product is already known to the product provider. The secondary reference to Jawahar is relied upon to show these steps. Jawahar shows that a user (first client) and agent (second client) can be connected through a joint session in which the server may duplicate what is presented to the user and the agent. Jawahar col. 8 ll. 26-40. In this manner the agent may view the resources viewed by the user and the agent may provide resources to the user. However, there is no suggestion that stored data regarding a customer is inserted in an application page for applying for products as set forth by claim 4.

Claim 5 sets forth that the plurality of products applied for includes banking products and the information required to apply for one of the products includes information regarding an amount of credit to be extended. Jawahar discusses uniform resource locator (URL) sharing as a method of providing user information to an agent. As an example of where URL sharing is inappropriate, Jawahar mentions banking transactions. Jawahar col. 19, ll. 27-46. Jawahar describes that in online banking transactions the customer's account number and transaction request information may be embedded in the URL. If the agent in this example were to access the same URL, the agent could improperly execute the banking transaction. Jawahar notes that online banking transactions may result in a withdrawal, transfer, or deposit. Significantly, Jawahar does not discuss applying for a bank account. In the transactions noted by Jawahar, the customer has already established an account with the banking services provider and has an account number. Accordingly, Jawahar includes no suggestion of any assembly of a page to apply for the bank account or other product. More specifically, there is no suggestion in Jawahar

of an application page that contains a field corresponding to information regarding an amount of credit to be extended to the customer as specifically set forth in claim 5.

Claim 6 depends from claim 5 and further sets forth forwarding the information input to a decision module for processing to determine if data input justifies extension of credit. The Office action appears to rely on the same disclosure of Jawahar discussed above with respect to claim 6. As discussed above, Jawahar does not address the act of applying for any banking product. Jawahar merely uses an online transaction regarding an existing account as an illustrative example. Accordingly, Jawahar does not suggest any decision module that determines if extension of credit to a customer is justified.

Claim 7 sets forth that the request is in the form of parameters received within a universal resource locator. Jawahar is relied upon to show this limitation. Jawahar shows the use of URLs and modified URLs for requesting information from a server, as is the function of a URL. However, Jawahar does not suggest that any URL is a request to apply for products, as is the request set forth in claim 1.

For at least the reasons set forth with respect to claim 1 and the further specific reasons set forth above, Bowman-Amuah in view of Jawahar does not show or suggest the steps of the invention defined by dependent claims 2-7. Applicant respectfully requests that the rejection of claims 2-7 over Bowman-Amuah in view of Jawahar be withdrawn.

Claim 8

Claim 8 sets forth a system for obtaining application data from an applicant through a dynamically created application form. The claimed system includes a dynamic application module and a decision module. The dynamic application module receives requests to apply for

at least one of a plurality of products, dynamically creates an application requesting data required to apply for the requested products, and receives the requested data. The decision module receives the data, generates a decision regarding the application, and provides the decision to the dynamic application module. Claim 8 is rejected on the same grounds as claim 1. The applied references do not show or suggest the system of claim 8 for reasons similar to those discussed above with respect to claim 1. Claim 8 is directed to a system for creating and processing applications for products, such as bank account or credit card accounts. Neither Bowman-Amuah nor Jawahar describe any system in which a consumer applies for any product such as a bank account or credit card.

In the Office action, it is asserted that Jawahar teaches a decision module in communication with a dynamic application module. Jawahar describes various servers, managers, and processing systems. However, none of these systems receive a request to apply for at least one of a plurality of products, as does the dynamic application module set forth in claim 8. Nor do any of the systems in the applied art dynamically create an application that requests data required to apply for at least one of a plurality of products, as does the dynamic application module set forth in claim 8. Likewise, none of the systems disclosed in the applied art generate a decision regarding an application for at least one of a plurality of products, as does the decision module of claim 8. As discussed in detail above with respect to claim 1, the applied references simply do not suggest a system for receiving or processing any request to apply or application for any consumer products, such as banking products.

For at least the reasons set forth above, Bowman-Amuah in view of Jawahar does not show or suggest the components of the system defined by claim 8. Applicant respectfully requests that this rejection of claim 8 be withdrawn.

Claims 9-13 dependent from Claim 8

Claim 9-13 depend from claim 8 and therefore include each limitation of the system of claim 8. Applicant respectfully submits that the applied references do not show or suggest each limitation of the system set forth in claims 9-13 for at least the reasons set forth above with respect to independent claim 8. Further significant defects of the applied references as applied to claims 9-13 are discussed below.

Claim 9 further sets forth that the system includes a universal session manager and a profile database. The universal session manager verifies the originator of the request received by the dynamic application module. The profile database provides stored data regarding the originator of the request. Jawahar is relied upon to show these features. Jawahar describes that an application server may retrieve information about a customer from a database. The information is then provided to an agent application for display on an agent computer system. However, Jawahar includes no suggestion that the application server, or any other server, verifies the originator of a request, as does the universal session manager set forth in claim 9.

Claim 12 further sets forth that the dynamic application module provides the application in the form of an application page over the network to the originator of the request. Jawahar is relied upon to show this limitation. Jawahar describes a filter service that modifies web pages to coordinate and exchange information between the agent browser and the customer browser. Thus, if the customer completes a form with the customer browser, the information entered may

be communicated to the agent's browser. However, there is no suggestion in Jawahar that the form itself is dynamically created based on a customer request. There is also no suggestion that the form is an application form requesting data to apply for products. Jawahar, therefore, does not show or suggest dynamically creating an application page requesting data required to apply for at least one of a plurality of products and providing the application page to one who requested to apply for the products. As the dynamic application module set forth by claim 12 is for creating such an application page, Jawahar cannot show or suggest the dynamic application module as set forth by claim 12.

Claim 14

Claim 14 defines a method for dynamically creating an application form in a manner similar to claim 1. Claim 14 further sets forth that the request to apply for at least one of a plurality of products is in the form of a uniform resource locator. Claim 14 includes the step of parsing the uniform resource locator to identify the products. Claim 14 also includes all the steps and limitations discussed above with respect to claim 1. Claim 14 is rejected for the same reasons as claim 1. Accordingly, Bowman-Amuah in view of Jawahar does not show the method of claim 14 for at least the reasons discussed above with respect to claim 1. Applicants respectfully request the withdrawal of the rejection of claim 14 over Bowman-Amuah in view of Jawahar as these references fail to render claim 14 obvious for the same reasons as discussed above with respect to claim 1.

Claims 15-19 dependent from Claim 14

Claims 15-19 are identical to claims 2-6 but for depending from claim 14. Claims 15-19 are rejected for the same reasons as claims 2-6. Bowman-Amuah in view of Jawahar does not

show or suggest the invention as defined by claims 15-19 for the same reasons as discussed above with respect to claim 14 and claims 2-6. Applicant respectfully request that this rejection of claims 15-19 be withdrawn.


Conclusion

Applicant has replied to every rejection set forth in the outstanding Office action in the above remarks. Each rejection has been shown deficient or overcome for the reasons set forth above. Accordingly, applicant submits that pending claims 1-19 are patentably distinguishable over the prior art of record. Reconsideration and early allowance of this application are respectfully requested. Should the Examiner require resolution of any issues for allowance, the Examiner is invited to contact the undersigned to expedite the prosecution of this application.

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Respectfully submitted,

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